

# OCTOBER 2010 NEWS

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## Lines of Coverage we offer:

- Employee Benefits
- Commercial Liability & Property
- Workers' Compensation
- Individual & Family Health
- Life
- Disability
- Long Term Care
- Dental & Vision
- Annuities
- HSA Plans



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## HEALTH CARE REFORM: UPDATE



What is an "Essential Health Benefit"? Right now, the Secretary of Health and Human Services has not yet released what qualifies under that category.

Generally, it will include the following:

- ◆ Ambulatory patient services
- ◆ Emergency Services
- ◆ Hospitalization
- ◆ Maternity and newborn care
- ◆ Mental health and substance abuse disorder services
- ◆ Prescription drugs
- ◆ Rehabilitative and habilitative services and devices
- ◆ Laboratory services
- ◆ Preventative and wellness services and chronic disease management

## ADDING DEPENDENTS TO YOUR GROUP PLAN



Did you know? Unless your Group Renewal Date is **on or after** September 23, 2010, you CANNOT add an overage dependent back to your existing group plan until the *next* year's renewal. This means that for most plans, if you renewal date was before October 1, you can't add back children under age 26 to the plan until next year.



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## CALIFORNIA PRE-EXISTING CONDITION HEALTH PLAN

The California Pre-Existing Condition Health Insurance Plan (CHIP) is now accepting applications. We can help you with these. In order to apply, you must be without coverage for the last 6 months, and have a recent within the last 12 months decline letter from an insurance carrier. Apply early for this program as space is quite limited (approximately only 25,000 individuals will be covered at a time).

### MEET THE STAFF

#### Katie Smith



**Katie Smith** has been with Walden Associates since 2002. Katie is a Registered Health Underwriter (RHU), and holds a Bachelor's degree from the University of California, San Diego. Katie holds both life and health licenses, as well as her property and casualty license. If you need assistance of any kind, Katie is here for you!

#### Kelly Dendy



**Kelly Dendy** is our newest member and just joined our team in January of this year. Kelly is a Certified Internal Auditor (CIA), and holds a Master's degree from the University of California, Irvine, as well as a Bachelor's degree from the University of California, Santa Barbara. Kelly holds her life and health license, and is currently working on obtaining her property and casualty license.

#### Karen Walden



**Karen Walden** is a licensed life and health, and property casualty agent. She specializes in employee benefits, real estate broker, mortgage lending, escrow, and real estate appraising. Karen helps individuals to meet and/or exceed their goals. Karen's energy, commitment, enthusiasm and keen knowledge of the industry have made her successful. Karen spends her leisure time traveling with her husband, Ed.

#### Eric Sendelbaugh



**Eric Sendelbaugh** has been with Walden Associates since 2009. Eric holds his life and health license as well as his property and casualty license. Eric holds a Bachelor's degree from Oregon State University. Eric specializes in assisting customers with all of their insurance needs, and is happy to come and see you to provide a quote!